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PATENT
Customer No. 22,852
Attorney Docket No. 06502.0342

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manish KALBANDE et al.)	Group Art Unit: 3624
)	
Application No.: 09/867,645)	Examiner: Unassigned
)	
Filed: May 31, 2001)	
)	
For: METHODS AND SYSTEMS FOR)	Confirmation No.: 7993
DELIVERY OF INFORMATION)	
UPON ENROLLMENT IN AN)	
INTERNET BILL PRESENTMENT)	
AND PAYMENT ENVIRONMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the document on the attached list. To the undersigned's knowledge, this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

The listed document was cited in an Office Action in connection with co-pending application no. 09/867,650. A copy of the foreign patent document is enclosed.

Applicants respectfully request that the Examiner consider the listed document and indicate that it was considered by making an appropriate notation on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed document is material or constitutes "prior art." If the Examiner applies the document as prior art against any claim in the application and Applicants determine that the cited document does not constitute "prior art" under United States law, Applicants reserve the right to present to the U.S. Patent and Trademark Office the relevant facts and law regarding the appropriate status of such document.


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: February 14, 2006

By: 
Joseph E. Palys
Reg. No. 46,508

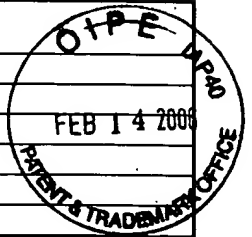
**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/867,645
Filing Date	May 31, 2001
First Named Inventor	Manish KALBANDE et al.
Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	06502.0342-00000

**U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS**

Examiner Initials	Cite No.	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation
		Country Code Number Kind Code (if known)				
		WO 01/25906 A1	4/12/2001	Petchenkine et al.		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.